

<b>Information to identify the case:</b>					
Debtor 1	<b>Boneta L. Borrero</b>			Social Security number or ITIN	<b>xxx-xx-1589</b>
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2				Social Security number or ITIN	_____
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>					
Case number: <b>15-10555-TPA</b>					

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Boneta L. Borrero

10/30/20

**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Boneta L. Borrero  
Debtor(s)

Case No. 15-10555-TPA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: nsha

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Date Rcvd: Oct 30, 2020

Form ID: 3180W

Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 01, 2020:**

Recip ID	Recipient Name and Address
db	+ Boneta L. Borrero, 9213 Route 89, North East, PA 16428-5251
cr	+ Carl Borrero, 2836 Wellington Road, Erie, PA 16506-2438
cr	MTGLQ INVESTORS, L.P.c/o Shellpoint Mortgage Servi, PO Box 10826, Greenville, SC 29603-0826
cr	+ MTGLQ Investors LP, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
sp	+ Michael J. Nies, 504 State Street, 3rd Floor, Erie, PA 16501-1190
md	Norman E. Gilkey, Babst, Calland, Clements & Zomnir, P.C., Two Gateway Center, 7th Floor, Pittsburgh, PA 15222
cr	+ SN Servicing Corporation as servicer for U.S. Bank, Friedman Vartolo LLP, 1325 Franklin Avenue Suite 230, Garden City, NY 11530-1631
14048698	+ Aes / Brazos / Us Bank, Po Box 61047, Harrisburg, PA 17106-1047
14048699	+ Aes / Pheaa Frn, PO Box 61047, Harrisburg, PA 17106-1047
14048700	+ Aes / Pheaa Ke, PO Box 61047, Harrisburg, PA 17106-1047
14110964	Chautauqua County Dept. of Finance, 3 North St, Mayville, NY 14757-1007
14048707	+ Commercial Acceptance, 2 West Main Street, Shiremanstown, PA 17011-6326
14048711	+ KML Law Group, PC, BNY Independence Center, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14048712	Kohls / Capone, N56 West 17000 Ridgewood Drive, Menomonee Falls, WI 53051
14189287	MTGLQ Investors, L.P., C/O Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
14048713	+ Ob-Gyn Associates of Erie PC, 311 West 24th Street, Suite 303, Erie, PA 16502-2666
14072135	+ PHEAA, PO Box 8147, Harrisburg, PA 17105-8147

TOTAL: 17

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 31 2020 01:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 31 2020 01:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: bknotices@snsc.com	Oct 31 2020 01:39:00	U.S. Bank Trust National Association as Trustee of, c/o SN Servicing Corp., 323 5th Street, Eureka, CA 95501-0305
cr	+ Email/Text: bknotices@snsc.com	Oct 31 2020 01:39:00	U.S. Bank Trust National Association, as Trustee o, c/o SN Servicing Corp., 323 5th Street, Eureka, CA 95501-0305
14048701	EDI: HND.A.COM	Oct 31 2020 02:23:00	American Honda Finance, Po Box 168088, Irving, TX 75016
14059666	EDI: HND.A.COM	Oct 31 2020 02:23:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088, 866-716-6441
14093284	EDI: AIS.COM	Oct 31 2020 02:23:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
14048704	+ EDI: CITICORP.COM	Oct 31 2020 02:23:00	Citibank / The Home Depot, Centralized

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14048705	+ EDI: WFNNB.COM	Oct 31 2020 02:23:00	Bankruptcy, Po Box 790040, Saint Louis, MO 63179-0040
14048706	+ EDI: WFNNB.COM	Oct 31 2020 02:23:00	Comenity Bank / Chadwicks, Attn: Bankruptcy, Po Box 182686, Columbus, OH 43218-2686
14335302	EDI: ECMC.COM	Oct 31 2020 02:23:00	Comenity Bank / Express, Attn: Bankruptcy, PO Box 182686, Columbus, OH 43218-2686
14048709	+ EDI: IRS.COM	Oct 31 2020 02:23:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14048702	EDI: JPMORGANCHASE	Oct 31 2020 02:23:00	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
14048703	EDI: JPMORGANCHASE	Oct 31 2020 02:23:00	Chase Card, Po Box 15298, Wilmington, DE 19850
14128486	EDI: JPMORGANCHASE	Oct 31 2020 02:23:00	Chase Mortgage, Po Box 24696, Columbus, OH 43224
14089919	EDI: Q3G.COM	Oct 31 2020 02:23:00	JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
14896786	+ Email/Text: bknotices@sns.com	Oct 31 2020 01:39:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14048714	EDI: USBANKARS.COM	Oct 31 2020 02:23:00	U.S. Bank Trust National Association, c/o SN Servicing Corporation, 323 5th Street, Eureka, CA 95501-0305
14048715	+ EDI: VERIZONCOMB.COM	Oct 31 2020 02:23:00	Us Bank, Po Box 108, St Louis, MO 63166
			Verizon, 500 Technology Drive, Suite 550, Weldon Spring, MO 63304-2225

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		JPMorgan Chase Bank, National Association
cr	*	ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
14048710	*+	Internal Revenue Service, William Moor-Head Building, 1000 Liberty Avenue, Room 806, Pittsburgh, PA 15222-4027
14048708	*	Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 01, 2020

Signature: /s/Joseph Speetjens

District/off: 0315-1

User: nsha

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 30, 2020 at the address(es) listed below:

Name	Email Address
Andrew F Gornall	on behalf of Creditor JPMorgan Chase Bank National Association andygornall@latouflawfirm.com
Brian Nicholas	on behalf of Creditor JPMorgan Chase Bank National Association bnicholas@kmlawgroup.com
Brian E. Caine	on behalf of Creditor U.S. Bank Trust National Association as Trustee of Chalet Series III Trust bcaine@parkermccay.com, BKcourtntices@parkermccay.com
Cynthia Morrow	on behalf of Creditor MTGLQ INVESTORS L.P.c/o Shellpoint Mortgage Serving cynthia.morrow@shellpointmtg.com
Daniel P. Foster	on behalf of Plaintiff Boneta L Borrero dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Debtor Boneta L. Borrero dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Jillian Nolan Snider	on behalf of Creditor U.S. Bank Trust National Association as Trustee of Chalet Series III Trust jsnider@fbtlaw.com, agilbert@fbtlaw.com
Kurt D. Gustafson	on behalf of Defendant Chautauqua County Real Property Tax gustafsk@co.chautauqua.ny.us
Michael J. Graml	on behalf of Creditor Carl Borrero mattorney@neo.rr.com mjgraml@verizon.net
Norman E. Gilkey	on behalf of Mediator Norman E. Gilkey ngilkey@bccz.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
William E. Miller	on behalf of Creditor MTGLQ INVESTORS L.P.c/o Shellpoint Mortgage Serving wmiller@friedmanvartolo.com, wedwardmiller@gmail.com
William E. Miller	on behalf of Creditor MTGLQ Investors LP wmiller@friedmanvartolo.com wedwardmiller@gmail.com

TOTAL: 14